



# FEDERATION OF SBI PENSIONERS' ASSOCIATIONS

Regn. No. S/17025 of 1986 Under Societies Registration Act 1860 (Delhi)

ADMINISTRATIVE OFFICE, BENGALURU

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**N. RADHAKRISHNAN**  
President  
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*(All letters to be addressed to the General Secretary)*

**G.D. NADAF**  
General Secretary  
(M) 9448124777

**No. FSBIPA/ DO/ 2.**

**Date: 15-10-2025**

To,  
The Chairman,  
State Bank of India,  
Corporate Centre,  
Mumbai.

(For the information of Respected Chairman of State Bank of India)

Respected Sir,

## **Glimpses of Jodhpur Conclave 2006 - Journey Forward**

Sri O.P. Bhatt ji took over as Chairman of SBI in June 2006, and G D Nadaf as General Secretary of AISBOF on 17th July 2006. At that time, the Bank's market share dropped from 24% to 17% due to the entry of new generation private sector banks.

2. During our informal discussions with the Chairman, both the Federations suggested a brainstorming session with Top Management and top office bearers from all the Circles, to chalk in an action plan to address the crisis. The Federations assured him that there would be no discussion on monetary issues during the session. The only issue to be churned is how to face the challenges.

3. Consequently, a three-day Jodhpur Conclave was held at Hotel Umedh Palace between 15th and 17th December 2006. The General Secretaries of both the Staff Unions and Officers Associations from 14 Circles and DMDs and above from the Top Management participated, along with the McKinsey HR Constituents team.

4. During the conclave, All India State Bank Officers Federation made a PowerPoint presentation, which reflected the feelings and suggestions of grassroots-level staff, emphasizing the need to improve upward communication and encourage staff participation through programs like "Pariwartan."

A Joint Declaration was also issued, boosting the operational level staff's morale and encouraging them to be part of Bank budgets. The New Indian Express carried an article on the Conclave titled "Elephant is Dancing", linking it to SBI's progress.

5. The hard copy of the said PowerPoint presentation shared with all Training Centres and Circles is enclosed for your information.

6 " The good news is that SBI has finally cracked the equation that happy employees translate into happy customers."

7 We hope the present Management Team will review it to gain first-hand feedback from grassroots-level staff for further progress under your able leadership.

Warm Greetings,

**(G. D. Nadaf)**  
General Secretary

**(N.Radhakrishnan)**  
President

Camp. Mumbai  
**Date: October 15, 2025**